

Fill in this information to identify the case:

Debtor 1 Joseph A. LeClaire

Debtor 2 Tina M. Slemp-LeClaire
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 18-30004-jda

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the FW Series I Trust

Court claim no. (if known): 17-1

Last 4 digits of any number you use to
identify the debtor's account: 2 6 4 1

Date of payment change:
Must be at least 21 days after date of this notice 01/01/2022

New total payment: \$ 887.30
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 396.85 New escrow payment: \$ 272.34

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Joseph A. LeClaire

First Name Middle Name Last Name

Case number (if known) 18-30004-jda

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date 12/07/2021

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email bankruptcy@sottileandbarile.com

JOSEPH A LECLAIRE
 14525 NEFF RD
 CLIO MI 48420

Analysis Date: December 03, 2021

Property Address: 14525 NEFF ROAD CLIO, MI 48420

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from Aug 2021 to Dec 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | Current: | Effective Jan 01, 2022: |
|----------------------------|-------------------|--------------------------------|
| Principal & Interest Pmt: | 614.96 | 614.96 |
| Escrow Payment: | 396.85 | 272.34 |
| Other Funds Payment: | 0.00 | 0.00 |
| Assistance Payment (-): | 0.00 | 0.00 |
| Reserve Acct Payment: | 0.00 | 0.00 |
| Total Payment: | \$1,011.81 | \$887.30 |

| Escrow Balance Calculation | |
|------------------------------------|-------------------|
| Due Date: | Jan 01, 2022 |
| Escrow Balance: | 1,298.28 |
| Anticipated Pmts to Escrow: | 0.00 |
| Anticipated Pmts from Escrow (-): | 1,492.79 |
| Anticipated Escrow Balance: | (\$194.51) |

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|-------------------|----------------------|-------------------|--------------------------|----------------|----------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 1,966.63 | 1,048.12 |
| Aug 2021 | 352.97 | 793.70 | 134.45 | 134.08 | * Forced Place Insur | 2,185.15 | 1,707.74 |
| Aug 2021 | | | | 1,141.73 | * City/Town Tax | 2,185.15 | 566.01 |
| Sep 2021 | 352.97 | | 1,129.41 | | * City/Town Tax | 1,408.71 | 566.01 |
| Sep 2021 | | 396.85 | 134.45 | 133.71 | * Forced Place Insur | 1,274.26 | 829.15 |
| Oct 2021 | 352.97 | 396.85 | 134.45 | 133.52 | * Forced Place Insur | 1,492.78 | 1,092.48 |
| Nov 2021 | 352.97 | 396.85 | 134.45 | 133.33 | * Forced Place Insur | 1,711.30 | 1,356.00 |
| Dec 2021 | 352.97 | | 1,492.79 | | * City/Town Tax | 571.48 | 1,356.00 |
| Dec 2021 | | | 134.45 | 57.72 | * Forced Place Insur | 437.03 | 1,298.28 |
| | | | | | Anticipated Transactions | 437.03 | 1,298.28 |
| Dec 2021 | | | | 1,492.79 | City/Town Tax | | (194.51) |
| | <u>\$1,764.85</u> | <u>\$1,984.25</u> | <u>\$3,294.45</u> | <u>\$3,226.88</u> | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,294.45. Under Federal law, your lowest monthly balance should not have exceeded 705.93 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | (194.51) | 439.13 |
| Jan 2022 | 219.54 | | | 25.03 | 658.67 |
| Feb 2022 | 219.54 | | | 244.57 | 878.21 |
| Mar 2022 | 219.54 | | | 464.11 | 1,097.75 |
| Apr 2022 | 219.54 | | | 683.65 | 1,317.29 |
| May 2022 | 219.54 | | | 903.19 | 1,536.83 |
| Jun 2022 | 219.54 | | | 1,122.73 | 1,756.37 |
| Jul 2022 | 219.54 | | | 1,342.27 | 1,975.91 |
| Aug 2022 | 219.54 | | | 1,561.81 | 2,195.45 |
| Sep 2022 | 219.54 | 1,141.73 | City/Town Tax | 639.62 | 1,273.26 |
| Oct 2022 | 219.54 | | | 859.16 | 1,492.80 |
| Nov 2022 | 219.54 | | | 1,078.70 | 1,712.34 |
| Dec 2022 | 219.54 | 1,492.79 | City/Town Tax | (194.55) | 439.09 |
| | <u>\$2,634.48</u> | <u>\$2,634.52</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 439.09. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 439.09 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (194.51). Your starting balance (escrow balance required) according to this analysis should be \$439.13. This means you have a shortage of 633.64. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 2,634.52. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 219.54 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 52.80 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$272.34</u> |

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$834.50 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
FLINT DIVISION**

In Re:

Case No. 18-30004-jda

Joseph A. LeClaire
Tina M. Slemp-LeClaire

Chapter 13

Debtors.

Judge Joel D. Applebaum

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on December 7, 2021 to the following:

Joseph A. LeClaire, Debtor
14525 Neff Rd.
Clio, MI 48420

Tina M. Slemp-LeClaire, Debtor
14525 Neff Rd.
Clio, MI 48420

Stacy Michelle Davis, Debtors' Counsel
breckenridgedavis@gmail.com

Carl Bekofske, Chapter 13 Trustee
ecf@flint13.com

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Loveland, OH 45140
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Attorney for Creditor